

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION**

**IN RE:**

Gregory L. Lewandowski dba Target  
 Financial- Homes for Rent  
 Kathleen A. Stenson dba Target  
 Financial- Homes for Rent

Case No.: 15-26688  
 Chapter: 7  
 Hearing Date: 12/16/15  
 Judge Carol A. Doyle

**NOTICE OF MOTION**

**TO:** Andrew J. Maxwell, ESQ, Interim Trustee, 105 West Adams Street, Ste. 3200, Chicago, IL 60603  
 by electronic notice through ECF

Gregory L. Lewandowski dba Target Financial- Homes for Rent and Kathleen A. Stenson dba  
 Target Financial- Homes for Rent, Debtor(s), 2471 Saint Andrews Drive, Olympia Fields, IL  
 60461

Penelope N Bach, Attorney for Debtor(s), 900 Jorie Boulevard Suite 150, Oak Brook, IL by  
 electronic notice through ECF

\*\*\* SEE ATTACHED SERVICE LIST \*\*\*

PLEASE TAKE NOTICE that on the 12/16/15, at 10:00AM, or as soon thereafter as counsel may be heard, I shall appear before the Honorable Judge Carol A. Doyle, Bankruptcy Judge, in the courtroom usually occupied by him/her at the Everett McKinley Dirksen Building, 219 South Dearborn, Chicago, Illinois, room 742, or before any other Bankruptcy Judge who may be sitting in his/her place and stead, and shall then and there present this Motion of the undersigned, a copy of which is attached hereto and herewith served upon you, and shall pray for the entry of an Order in compliance therewith, at which time you may appear is you so desire.

**PROOF OF SERVICE**

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice along with the attached Motion upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on December 1, 2015 and as to all other parties by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527, before the hour of 5:00 PM on December 1, 2015.

/s/ Joel P. Fonferko  
 Attorney for Movant

Berton J. Maley ARDC#6209399  
 Rachael A. Stokas ARDC#6276349  
 Gloria C. Tsotsos ARDC#6274279  
 Jose G. Moreno ARDC#6229900  
 Peter C. Bastianen ARDC#6244346  
 Joel P. Fonferko ARDC#6276490  
**Codilis & Associates, P.C.**  
 15W030 North Frontage Road, Suite 100  
 Burr Ridge, IL 60527  
 (630) 794-5300  
**C&A FILE (14-15-17383)**

**CERTIFICATE OF SERVICE**

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice along with the attached Motion upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on December 1, 2015 and as to all other parties by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527, before the hour of 5:00 PM on December 1, 2015.

Andrew J. Maxwell, ESQ, Interim Trustee, 105 West Adams Street, Ste. 3200, Chicago, IL 60603 by electronic notice through ECF

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Penelope N Bach, Attorney for Debtor(s), 900 Jorie Boulevard Suite 150, Oak Brook, IL by electronic notice through ECF

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/s/ Joel P. Fonferko  
Attorney for Movant

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NOTE: This law firm is a debt collector.

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**MOTION TO ABANDON PROPERTY OF THE ESTATE AND/OR  
REQUEST FOR RELIEF FROM THE AUTOMATIC STAY**

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**NOW COMES** CITIZENS BANK, N.A., F/K/A RBS CITIZENS, NA (hereinafter "Movant"), by and through its attorneys, Codilis & Associates, P.C., and moves this Honorable Court pursuant to 11 U.S.C. §554(b) and F.R.B.P. 6007(b) for an Order abandoning property of the estate, and pursuant to 11 U.S.C. §362(d) for an Order granting Movant relief from the automatic stay, and in support thereof states as follows:

1. This Court has jurisdiction pursuant to 28 U.S.C. §1334 and Internal Operating Procedure 15(a) of the United States District Court for the Northern District of Illinois;
2. The Debtor is indebted to Movant for which the Movant claims a valid security interest in the property commonly known as 453 W. Pacesetter, Riverdale, IL 60827;
3. This security interest arose from a Note and Mortgage, executed on 11/25/1992, in the amount of \$30,800.00;
4. Enforcement of this security interest has been stayed automatically by operation of 11 U.S.C. §362 of the Bankruptcy Code upon Debtor filing of this petition on 8/4/15;
5. Movant is entitled to relief from the automatic stay under 11 U.S.C. §362(d) for the following reasons:

- a. The Debtor is in default in the performance of the terms and conditions of said Note and Mortgage;
- b. As of 11/03/2015, the Debtor(s) is/are contractually due for the 9/1/10 payment and all amounts coming due since that date. Any payments received after this date may not be reflected in this default;
- c. As of 11/03/2015, the estimated default through and including 11/1/15 is \$13,943.69, which includes attorney fees and costs in the amount of \$926.00. Any payments received after this date may not be reflected in this default;
- d. As of 11/03/2015, the estimated payoff amount is \$27,928.29. The estimated fair market value of the property is \$4,500.00, per Debtor's Schedules. That to the best of Movant's knowledge, no non-exempt equity exists in the subject property or any equity that does exist is so insubstantial as to be of little or no benefit or burdensome to the estate;
- e. The above is especially true when considering the cost of selling the property, as outlined below:

Fair Market Value: \$4,500.00

Less Lien Payoff and Cost of Sale:

Estimated Payoff: \$27,928.29

Payoff of Other Liens: \$10,445.19

Broker's Commission (6% of FMV): \$0.00

Other Closing Costs (estimated): \$2,000.00

Net Proceeds of Sale: (\$40,373.48)

(assuming no capital gains need to be paid)

6. Movant has incurred attorney fees and/or costs in connection with this bankruptcy proceeding which have been included in the calculation of any default figures quoted herein including:

\$750.00 for Preparation of Notice and Motion for Abandonment of the Property of the Estate and/or Request for Relief from the Automatic Stay, and prosecution of same  
\$176.00 for Court filing fee

7. Pursuant to Debtor's filed Statement of Intention, the property known as 453 W. Pacesetter, Riverdale, IL 60827 is to be surrendered;

8. The Court has authority to order that Rule 4001(a)(3) is not applicable to the order entered in granting this motion, and Movant requests this Court so order;

**WHEREFORE**, CITIZENS BANK, N.A., F/K/A RBS CITIZENS, NA prays this Court for an Order pursuant to 11 U.S.C. §554(b) and F.R.B.P. 6007(b) abandoning property of the estate, and pursuant to 11 U.S.C. §362(d) for an Order modifying the automatic stay as to Movant, allowing the fees and costs described herein to be added to the indebtedness pursuant to the terms of the note and mortgage, and for such other and further relief as this Court may deem just and proper.

Dated this December 1, 2015.

Respectfully Submitted,

Codilis & Associates, P.C.

By: /s/ Joel P. Fonferko

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